

**Information to identify the case:**

Debtor 1	<b>Stephen P. Krutisia</b>	Social Security number or ITIN	xxx-xx-1777
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Kristin A. Krutisia</b>	Social Security number or ITIN	xxx-xx-4558
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>18-28508-SLM</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Stephen P. Krutisia

Kristin A. Krutisia  
aka Kristin A Hoffman

12/21/18

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Stephen P. Krutisia  
 Kristin A. Krutisia  
 Debtors

Case No. 18-28508-SLM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Dec 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2018.

db/jdb	+Stephen P. Krutisia, Kristin A. Krutisia, 20 Ironia Road, Flanders, NJ 07836-7108
517759034	+Bank of America Business Card, PO Box 15710, Wilmington, DE 19850-5710
517759041	+Gold's Gym, 16969 Texas Avenue, Suite 500, Webster, TX 77598-4085
517759043	+PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7066
517759050	Total Visa, PO Box 5220, Sioux Falls, SD 57117-5220
517759052	Tractor Supply Credit Plan, PO Box 9001006, Louisville, KY 40290-1006

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Dec 22 2018 01:08:06	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Dec 22 2018 01:08:03	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517759033	EDI: BANKAMER.COM Dec 22 2018 05:23:00	Bank of America, PO Box 15719, Wilmington, DE 198865719
517759035	+EDI: TSYS2.COM Dec 22 2018 05:23:00	Barclary Bank Delaware, 125 S. West Street, Wilmington, DE 19801-5014
517759036	EDI: CAPITALONE.COM Dec 22 2018 05:23:00	Capital One, PO Box 70884, Charlotte, NC 28272-0884
517759037	+EDI: CAPONEAUTO.COM Dec 22 2018 05:23:00	Capital One Auto Finance, PO Box 93016, Long Beach, CA 90809-3016
517767949	+EDI: AISACG.COM Dec 22 2018 05:23:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517759038	EDI: CHASE.COM Dec 22 2018 05:23:00	Chase, PO Box 15153, Wilmington, DE 198865153
517759039	EDI: DISCOVER.COM Dec 22 2018 05:23:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
517759040	+E-mail/Text: egssupportservices@alorica.com Dec 22 2018 01:08:20	EGS Financial Care Inc, PO Box 1020, Dept 806, Horsham, PA 19044-8020
517759042	+EDI: RMSC.COM Dec 22 2018 05:23:00	Pay Pal, PO Box 960080, Orlando, FL 32896-0080
517759044	+EDI: SEARS.COM Dec 22 2018 05:23:00	Sears, 7920 NW 110th Street, Kansas City, MO 64153-1270
517759045	E-mail/Text: bankruptcy@bbandt.com Dec 22 2018 01:07:55	Sheffield Financial Corp., PO Box 890012, Charlotte, NC 282890012
517759047	+E-mail/Text: bankruptcy@bbandt.com Dec 22 2018 01:07:55	Sheffield Financial LLC, PO Box 1704, Clemmons, NC 27012-1704
517759046	+E-mail/Text: bankruptcy@bbandt.com Dec 22 2018 01:07:55	Sheffield Financial LLC, PO Box 890641, Charlotte, NC 28289-0641
517766042	+EDI: RMSC.COM Dec 22 2018 05:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517759048	EDI: RMSC.COM Dec 22 2018 05:23:00	Synchrony Bank / Amazon, PO Box 960013, Orlando, FL 32896-0013
517759051	EDI: TFSR.COM Dec 22 2018 05:23:00	Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
517759049	+EDI: RMSC.COM Dec 22 2018 05:23:00	The Home Depo, PO Box 630268, Irving, TX 75063-0268
517759053	EDI: RMSC.COM Dec 22 2018 05:23:00	Walmart Credit Card, PO Box 960024, Orlando, FL 32896-0024

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 23, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 26

Date Rcvd: Dec 21, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Eric R. Perkins eperkins@mdmc-law.com, nj42@ecfcbis.com; tcolombini@mdmc-law.com  
Joan Sirkis Warren on behalf of Debtor Stephen P. Krutisia joan@joanlaverylaw.com  
Joan Sirkis Warren on behalf of Joint Debtor Kristin A. Krutisia joan@joanlaverylaw.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8